



Edelweiss Tokio Life

# Zindagi Protect

(An Individual, Non-Linked, Non-Participating,  
Pure Risk Premium/Savings, Life Insurance Plan)

## Key reasons to choose this plan



Secure your family's financial future through life insurance cover.



Option to avail life insurance cover up to age 100.



Option to choose between **Life Cover option OR Return of Premium option** for all round protection.



Option to select, Better Half Benefit by paying additional premiums, to provide life cover for the spouse and thus, enhanced financial security for the family even in the absence of the main bread earner.



Option to select Child Future Protect Benefit by paying additional premiums to increase your life cover till your child turns 25 years old during which you may have higher responsibilities.



Option to select Premium Break benefit, by paying additional premium, which enables you to skip up to 8 premiums depending on the premium payment term, while you enjoy the benefits of your plan.



Flexibility to choose limited pay or regular pay premium payment options.



Avail a discount of 6% on First Year Premium if the medical examination is completed within 7 days from the date of login.



Option to receive all your premiums paid back at a specific point during the term of the policy for life Cover Option with limited pay through the Special Exit Benefit.





## Why Edelweiss Tokio Life Insurance?

At Edelweiss Tokio Life Insurance, we realize that your needs are more important than anything else. That's why it is our constant aim to understand your needs first before offering any advice or an insurance solution. Your needs, based on your priorities, are first understood, then evaluated against your future goals so that we can ensure that we can offer you the best solution suited to your needs. We offer a wide range of life insurance solutions ranging from pure term plan, savings cum insurance plan, retirement plans as well as critical illness plans.

## Why a term insurance plan?

While every increase in your income leads to an enhanced lifestyle for your family, it is important that the financial support you provide to your family is secured in case of an unfortunate event. A term insurance plan ensures that in a scenario where the bread winner is no more, his/her dependants are provided necessary income required to maintain their lifestyle.

## Why Edelweiss Tokio Life - Zindagi Protect?

Edelweiss Tokio Life - Zindagi Protect is a life insurance plan designed to provide protection to you and your family. It gives your life an all-round protection with the multiple benefits offered to take care of your ever-changing responsibilities as well as increased cost of living. It also ensures that the family remains well protected if and when the main bread earner of the family isn't around.

## How does this plan work?

### STEP 1

Choose a Plan Option - Life Cover option OR Return of Premium option.

### STEP 2

Choose the Base Sum Assured, Policy Term (PT), Premium Paying Term (PPT) and Premium Paying Frequency.

### STEP 3

Choose Additional Benefits - Better Half Benefit and/or Child's Future Protect Benefit and/or Premium Break Benefit. Additional premium will be payable for each Additional Benefit chosen.

### STEP 4

Choose death benefit payment mode options as 'Lumpsum' or 'Monthly Income' or 'Lumpsum plus Monthly Income'.



## Plan at a glance:

| Plan option  | Life Cover option  | Return of Premium option                    |
|--|--|---|
| <b>Min age at entry</b>                                  | Life Insured: 18 years<br>Spouse: 18 Years<br>Child: 0 Years                                       |   |
| <b>Max age at entry</b><br>(For Life insured and spouse) | PPT - 5/7/10/15/20**: 65 years   | PPT - 5/7/10/15/20**: 60 years              |
|  | PPT - 'To Age 60': 50 Years  | PPT - 'To Age 60': 50 Years                 |
|  | PPT - Regular Pay (RP): 55 years   | PPT - Regular Pay (RP): 50 years            |
|  | For Child: 18 Years<br>For Life Insured if Child Future Protect Benefit Opted: 50 Years            |   |
| <b>Min age at maturity</b>                               | <b>23 years</b>  | <b>28 years</b>                             |
| <b>Max age at maturity</b>                               | 100 years  |   |
| <b>Min Policy Term</b><br>(in years)                     | 5 Pay, 7 Pay: 10   | 5 Pay, 7 Pay : 10                           |
|  | 10 Pay: 15   | 10 Pay: 15                                  |
|  | 15 Pay: 20   | 15 Pay: 20                                  |
|  | 20 Pay: 25   | 20 Pay: 25                                  |
|  | To Age 60: (65 - Entry Age of Life Insured)  | To Age 60: (65 - Entry Age of Life Insured) |
|  | Regular Pay: 5   | Regular Pay: 10                             |
| <b>Max Policy Term</b><br>(in years)                     | 100 years - age at entry of Life Insured   |   |
| <b>Premium Paying Term</b><br>(in years)                 | Regular Pay (RP): Same as Policy term  |   |
|  | Limited Pay (LP): 5/7/10/15/20   |   |
|  | Limited Pay 'To Age 60': (60 - Entry Age of Life Insured)  |   |
| <b>Min Base Sum Assured<sup>#</sup></b> (in ₹)           | ₹50,00,000   |   |
| <b>Min Sum Assured for Better Half Benefit</b> (in ₹)    | ₹25,00,000   |   |
| <b>Max Base Sum Assured</b> (in ₹)                       | No Limit, Subject to board approved underwriting policy  |   |
| <b>Max Sum Assured for Better Half Benefit</b> (in ₹)    | ₹1,00,00,000   |   |
| <b>Coverage Term for Better Half Benefit</b>             | Lower of {Policy Term, (85 less Entry Age of the Spouse), (85 less Entry Age of the Life Insured)} |   |

|   |   |
|---|---|
| <b>Min Sum Assured for Child Future Protect Benefit</b> | 10% of base sum assured                                 |
| <b>Max Sum Assured for Child Future Protect Benefit</b> | 100% of base sum assured                                |
| <b>Min Premium (in ₹)</b>                               | <b>For all plan options</b>                             |
|   | Annual - ₹3,000   |
|   | Semi-Annual - ₹2,000                                    |
|   | Quarterly - ₹1,250                                      |
|   | Monthly - ₹300  |
| <b>Max Premium (in ₹)</b>                               | No Limit, Subject to board approved underwriting policy |

The modal factors for different mode of Premium Payment are as given in the table below:

| Mode        | Modal premium as a % of Annualized premium | Sample Premium (Annualized Premium = ₹10,000) |
|-------------|--|---|
| Monthly     | 8.8%                                       | ₹880 monthly                                  |
| Quarterly   | 26.0%                                      | ₹2,600 quarterly                              |
| Half-yearly | 51.2%                                      | ₹5,120 Half-yearly                            |
| Yearly      | 100%                                       | ₹10,000 Yearly                                |

In case the policyholder opts for premium payment mode other than yearly mode, the modal premium will be calculated by applying modal factor as mentioned above on the annualized premium.

Age mentioned in this document is age last birthday.

The plan has explicit minimum premium as well as minimum sum assured criteria and a policy will be issued subject to meeting both criteria.

Base Sum Assured (Sum Assured on Life Insured before Additional Benefit) should be in multiple of '000.

\*The above Minimum Base Sum Assured limit is applicable for the death benefit available as per plan option chosen and does not consider Additional Sum Assured, if any, for the Additional Benefit opted. The Sum Assured limits for Additional Benefits will depend on the Additional Benefits opted.

\*\* If 20 pay is chosen with Better Half Benefit, then the maximum entry age of the Life Insured and Spouse is 60 years (age last birthday).

Premium will vary depending on the plan option and additional benefit opted.

This Plan is available for online sale as well.

## Plan Options:

**At inception, you can choose from any one of the two plan options as detailed below.**

### 1. Life Cover option

Under this Plan Option, in case of death of the Life Insured during the policy term while the policy is in-force, Death Benefit is payable, and the policy will terminate. In case of survival of the life insured till the end of the policy term, the policy will terminate without any further benefit.

### 2. Return of Premium option

Under this Plan Option, in case of death of the Life Insured during the policy term while the policy is in-force, Death Benefit is payable, and the policy will terminate. In case of survival of the life insured till the end of the policy term, Sum Assured on Maturity will be payable to the Policyholder and policy will terminate without any further benefit.

Sum Assured on Maturity will be equal to 100% of Total Premiums Paid\* less total Additional Premiums paid towards Child's Future Protect Benefit and Better Half Benefit, if any.

The availability of additional benefits under different Plan Options is summarised in the below table:

| Additional Benefit \ Plan Options | Life Cover | Return of Premium |
|-----------------------------------|------------|-------------------|
| Child's Future Protect Benefit    | Yes        | Yes               |
| Better Half Benefit               | Yes        | Yes               |
| Premium Break Benefit             | Yes        | Yes               |

Premium Break Benefit is also available with Child's Future Protect Benefit and Better Half Benefit

\*Total Premiums Paid means total of all the premiums received, excluding any underwriting extra premium, any rider premium and taxes.

**The Additional Benefits that you can choose at the inception of the policy are described in detail below:**

### 1. Child's Future Protect Benefit

Under this Additional Benefit, you have an option to increase your life cover by choosing an Additional Sum Assured (10% to 100% of Base Sum Assured, in multiples of 10%). This option has to be selected only at the inception of the policy and only if you have a child between age 0 year to 18 years (age last birthday). The additional life cover under Child's Future Protect Benefit will be available only during the Child's Future Protect Benefit Coverage Term, which is equal to '25 minus Child's Age (age last birthday) at the inception of the Policy'.

After the Child's Future Protect Benefit Coverage Term has expired, cover for Base Sum Assured and other Additional Benefit, if opted will continue for the remaining Policy Term.

For example, if the Child's Age at the inception of the Policy is 10 years (age last birthday) and the Policy Term under the Plan Option is 40 years, the Child's Future Protect Benefit Coverage Term will be 15 years.

This Additional Benefit can be opted subject to meeting the following criteria:

- The maximum entry age of the Life Insured is 50 years (age last birthday)
- The Child's Future Protect Benefit Coverage Term should be at least 10 years lower than the Policy Term

In case the Child's Future Protect Benefit Coverage Term is lower than the Premium Payment Term of the base Plan Option, the Premium Payment Term of Child's Future Protect Benefit will be same as the Child's Future Protect Benefit Coverage Term. In such cases, after the Child's Future Protect Benefit Coverage Term has expired, the premium towards base Plan Option and other Additional Benefit, if opted will continue for remaining Premium Payment Term.

In case death of the Life Insured during the Child's Future Protect Benefit Coverage Term, the Death Benefit which includes Additional Sum Assured towards Child's Future Protect Benefit, will be payable and the policy will terminate without any further benefit.

The Additional Premium to be payable towards Child's Future Protect Benefit will be based on the additional sum assured chosen at inception, Child's Future Protect Benefit Coverage Term, Premium Paying Term and Premium Payment Frequency. Based on these selections, and other inputs such as age at entry, gender, and smoker/non-smoker user status of the life insured, the additional premium will be determined.

Once selected you cannot opt out of this Additional Benefit at any time during the remaining Child's Future Protect Benefit Coverage Term. In case of unfortunate death of the child considered at inception during the Child's Future Protect Benefit Coverage Term, the additional life cover towards Child's Future Protect Benefit will continue for the remaining Child's Future Protect Benefit Coverage Term as determined at inception of the policy.

Let's understand this with an example

Rishabh, aged 35 years, has opted for a policy term of 20 years. The base sum assured chosen is ₹1 crore He has opted for Life Cover option, along with Child's Future Protect Benefit. The age of his child is 15 years, the Child's Future Protect Benefit Coverage Term will be 10 years. The additional sum assured towards Child's Future Benefit chosen is 50% of Base Sum Assured: ₹50 lakh.



| Policy Year | Base Sum Assured (in ₹) | Additional Sum Assured towards Child's Future Protect Benefit (in ₹) | Sum Assured on Death = Base Sum Assured + Additional Sum Assured towards Child's Future Protect Benefit (in ₹) |
|-------------|-------------------------|--|--|
| 1           | ₹1,00,00,000            | ₹50,00,000   | ₹1,50,00,000   |
| 2           | ₹1,00,00,000            | ₹50,00,000   | ₹1,50,00,000   |
| 3           | ₹1,00,00,000            | ₹50,00,000   | ₹1,50,00,000   |
| 4           | ₹1,00,00,000            | ₹50,00,000   | ₹1,50,00,000   |
| 5           | ₹1,00,00,000            | ₹50,00,000   | ₹1,50,00,000   |
| 6           | ₹1,00,00,000            | ₹50,00,000   | ₹1,50,00,000   |
| 7           | ₹1,00,00,000            | ₹50,00,000   | ₹1,50,00,000   |
| 8           | ₹1,00,00,000            | ₹50,00,000   | ₹1,50,00,000   |
| 9           | ₹1,00,00,000            | ₹50,00,000   | ₹1,50,00,000   |
| 10          | ₹1,00,00,000            | ₹50,00,000   | ₹1,50,00,000   |
| 11          | ₹1,00,00,000            | 0  | ₹1,00,00,000   |
| 12          | ₹1,00,00,000            | 0  | ₹1,00,00,000   |
| 13          | ₹1,00,00,000            | 0  | 1,00,00,000  |
| 14          | ₹1,00,00,000            | 0  | ₹1,00,00,000   |
| 15          | ₹1,00,00,000            | 0  | ₹1,00,00,000   |
| 16          | ₹1,00,00,000            | 0  | ₹1,00,00,000   |
| 17          | ₹1,00,00,000            | 0  | ₹1,00,00,000   |
| 18          | ₹1,00,00,000            | 0  | ₹1,00,00,000   |
| 19          | ₹1,00,00,000            | 0  | ₹1,00,00,000   |
| 20          | ₹1,00,00,000            | 0  | ₹1,00,00,000   |

- In the above example, the Child's Future Protect Benefit Sum Assured will be applicable till the child turns 25 years of age.
- The policy will continue with the Base Sum Assured once the child is 25 years of age.

## 2. Better Half Benefit

This Additional Benefit provides cover for the Spouse of the Life insured only after the death of the Life Insured. This benefit gets triggered on the death of the Life Insured.

Better Half Benefit can be selected only at the policy inception, if you are married, your Spouse is not elder/younger than you by more than 10 years and provided that the policy is accepted at standard rates at policy issuance. Only one Spouse will be covered under this benefit.

The coverage term for this Additional Benefit will be equal to lower of the Policy Term or (85 less Entry Age of the Spouse) or (85 less Entry Age of the Life Insured).

The Additional Premium towards Better Half Benefit will be payable only during the applicable coverage term of the benefit as defined above or till the spouse's attained age of 75 years, whichever is earlier.

In case of death of the Life Insured before the maturity date while the policy is in-force, death benefit is payable. In addition, if your spouse is alive and has not attained age of 75 years, following benefits will be applicable:

- Life cover will commence on the life of your spouse with Better Half Benefit sum assured and will continue for the remaining policy term or till the period your Spouse attains age 85 years (age last birthday) or till the period you would have attained age 85 years (age last birthday), whichever is lower. 'Better Half Benefit' Sum Assured is 50% of the Base Sum Assured, subject to maximum of ₹1 crore. On death of the Spouse during this period, 'Better Half Benefit' Sum Assured is payable. This benefit will be paid as per the Death Benefit Payment mode selected by you.
- No more future premiums will be required to be paid.

Once selected, you cannot opt out of this benefit. As Better Half Benefit is available on the life of the spouse after your death, if the spouse dies before your death, this benefit will not be available. The 'Better Half Benefit' Sum Assured will remain same throughout the coverage term for the Better Half Benefit, irrespective of the Plan Option chosen and other Additional Benefits opted in the policy.

**Exclusions:** This additional benefit will not be payable under the following situations

- In the event of the occurrence of simultaneous death of the life insured and spouse or death of the spouse arising directly or indirectly due to the same event which caused the death of the life insured.
- Post death of the Life Insured, in case of death of Spouse due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary shall be entitled to at least 80% of the total of 'Better Half Benefit' premiums paid till the date of death, provided the policy is in force.
- Better Half Benefit will not be payable if spouse dies before the Life Insured.

Let us understand Better Half Benefit with an example.

Ram, aged 35 years, has opted for a policy term of 45 years with a premium paying term of Regular pay. The base sum assured chosen is ₹1,00,00,000. He has opted for 'Life Cover option' and Better Half Benefit. His Spouse is aged 35 years. The table below shows the benefits payable under this policy.

The date of issue of the policy is considered to be 01-Jan-2023 and the Annualized Premium is ₹21,498. For illustration purpose, the date of death of the Life Insured is assumed to be 21-Mar-2026.

| Date                   | Premium Amount<br>(in ₹) | Death Benefit<br>(in ₹) | Better Half Benefit Sum Assured<br>(in ₹) |
|------------------------|--------------------------|-------------------------|---|
| 01-Jan-23              | ₹21,498                  | ₹1,00,00,000            | 0   |
| 01-Jan-24              | ₹21,498                  | ₹1,00,00,000            | 0   |
| 01-Jan-25              | ₹21,498                  | ₹1,00,00,000            | 0   |
| 01-Jan-26              | ₹21,498                  | ₹1,00,00,000            | 0   |
| 21-Mar-26*             | 0                        | NA                      | ₹50,00,000                                |
| 01-Jan-27 to 31-Dec-67 | 0                        | NA                      | ₹50,00,000                                |

- \*In the above example, in case of unfortunate death of Ram on 21<sup>st</sup> March 2026, the applicable Sum Assured on Death, which is ₹1 crore will be paid.
- Post his death, no further premium will be required to be paid. Life cover will commence on the life of the Spouse with Better Half Benefit Sum Assured which is ₹50 lakh and will continue for the remaining policy term.
- The above example is of a non-smoker male life insured, sales channel as offline.
- The Total Premiums Paid in the above illustration will be ₹21,498 \* 4 = ₹85,992.
- The premiums illustrated are excluding any applicable taxes.

#### Kindly note (If Better Half Benefit is opted):

- In case of demise of the Life Insured, the spouse will be required to submit fresh nomination for the Policy.
- In case of demise of the spouse after the demise of the Life Insured and if all the other conditions under Better Half Benefit are met, the claim amount will be payable to the nominee(s) as selected by spouse. In case the spouse fails to submit fresh nomination for the Policy, the Policy proceeds will be payable to the legal heir(s) of the spouse.
- In the event of demise of the Life Insured, the spouse will become the Policyholder of the Policy.

### 3. Premium Break Benefit

Under this Additional Benefit, there are Premium Break/s available to the policy after completion of certain number of fixed policy years. Once a Premium Break is exercised in the policy, the policyholder is not required to pay due premiums for the next 12 months. During the Premium Break, the policy will be in-force and the cover will continue and in case of death of the Life Insured during this period, applicable Death Benefit will be paid and the policy will terminate.

Premium Break Benefit is only available for Premium Paying Term of 10 years or more.

The timing when the premium breaks can be availed during the Premium Paying Term, is as provided in the table below:

| Premium Breaks                | Timing of the availability of Premium Breaks |
|-------------------------------|--|
| 1 <sup>st</sup> Premium Break | After completion of 7 policy years           |
| 2 <sup>nd</sup> Premium Break | After completion of 17 policy years          |
| 3 <sup>rd</sup> Premium Break | After completion of 27 policy years          |
| 4 <sup>th</sup> Premium Break | After completion of 37 policy years          |
| 5 <sup>th</sup> Premium Break | After completion of 47 policy years          |
| 6 <sup>th</sup> Premium Break | After completion of 57 policy years          |
| 7 <sup>th</sup> Premium Break | After completion of 67 policy years          |
| 8 <sup>th</sup> Premium Break | After completion of 77 policy years          |

E.g., if the Premium Paying Term is 18 years then the no. of premium breaks available are 2 and the first premium break is available after completion of 7 policy years and the 2nd premium break is available after completion of 17 policy years. If the Premium Paying Term is 17 years then the number of premium breaks available is 1 and it is available after completion of 7 policy years. The terms and conditions for this benefit are mentioned below,

- The policy has to be in force to avail this benefit. In-force means the status of the policy during the Policy Term when all the due premiums have been paid/waived off or the policy is not in a state of discontinuance. The Premium Break Benefit can be opted at inception only and additional premium will have to be paid for this Additional Benefit.
- This option is available with Life Cover Option and Return of Premium option. Additional features Better Half Benefit and Child Future Protect Benefit are also available with Premium Break Benefit.
- Once the Premium Break is exercised, it shall continue for 12 consecutive policy months i.e. one Premium Break shall mean 1 yearly premium, 2 half-yearly premiums, 4 quarterly premium or 12 monthly premiums.
- Once the policy is eligible for Premium Break, it can be exercised as per the timing of the availability of premium break as mentioned in above table. For example, if the policy has premium payment term of 20 years and Premium Break Benefit is opted then the first Premium Break will be available after completion of 7 policy years and the second Premium Break will be available after completion of 17 policy years. If the premium payment mode chosen by the policyholder is monthly then the policyholder can avail the first Premium Break Benefit from the due date of 85<sup>th</sup> premium onwards, i.e. after paying 84 monthly premiums and the second Premium Break Benefit from the due date of 205<sup>th</sup> premium i.e. after completion of paying 204 monthly premiums.
- If the Premium Break/s are not availed by the policyholder, then the accumulated Premium Break/s would be adjusted against the last due premium/s of the premium payment term, as applicable. Eg: if the policyholder has chosen a premium payment term of 20 and has opted for Premium Break Benefit, and if the policyholder does not exercise the Premium Break till the payment of 18 premiums, then the policyholder will

not have to pay the last two premiums, i.e. premiums due in policy year 19 and policy year 20.

- If any Rider is opted, Premium Break Benefit will not be available on Rider premiums. In other words, premium for riders need to be paid even during premium break.
- If Premium Break Benefit is opted, policyholder will be eligible for Unexpired Risk Premium Value/early exit value/paid-up value as applicable even during the policy year when the Premium Break is exercised.
- If the policyholder is eligible to avail the Premium Break Benefit and wishes to exercise this option, he may do so by informing the company through a written request prior to the premium due date. However, if the Policyholder does not inform the company and stops paying the premium, the policy will not lapse or surrender or become paid up as the case maybe and the Premium Break Benefit will be deemed to be exercised even though the policyholder has not availed the benefit.
- If the policyholder discontinues premium payment immediately post exercising any Premium Break, the five-year revival period will start from the date of first due premium post Premium Break period.

The Additional Benefits have to be chosen only at the inception of the policy.

### Sample Premiums (in ₹):

| Plan Option       | Age (last birthday) | Better Half Benefit | Child's Future Protect Benefit | Premium Break Benefit | Spouse Age (last birthday) | Child's Age (last birthday) | PPT         |          |          |          |         |        |           |
|-------------------|---------------------|---------------------|--------------------------------|-----------------------|----------------------------|-----------------------------|-------------|----------|----------|----------|---------|--------|-----------|
|                   |                     |                     |                                |                       |                            |                             | Regular Pay | 5 pay    | 7 pay    | 10 pay   | 15 pay  | 20 Pay | To Age 60 |
| Plan Option       | 35                  | No                  | No                             | No                    | NA                         | NA                          | 20,702      | 98,209   | 70,674   | 51,172   | 36,310  | 29,190 | 27,492    |
|                   | 45                  |                     |                                |                       |                            |                             | 38,749      | 1,54,463 | 1,11,276 | 80,891   | 58,149  | 47,625 | 58,149    |
|                   | 35                  | Yes                 | No                             | No                    | 35                         | NA                          | 21,498      | 1,02,123 | 73,485   | 53,164   | 37,682  | 30,276 | 28,365    |
|                   | 45                  |                     |                                |                       | 40,404                     |                             | 1,60,817    | 1,15,857 | 84,170   | 60,468   | 49,531  | 60,468 |           |
|                   | 35                  | No                  | No                             | Yes                   | NA                         | NA                          | 22,425      | -        | -        | 55,459   | 38,696  | 31,646 | 29,629    |
|                   | 45                  |                     |                                |                       |                            |                             | 41,915      | -        | -        | 87,668   | 61,969  | 51,632 | 61,969    |
|                   | 35                  | Yes                 | Yes                            | Yes                   | 35                         | 5                           | 29,396      | -        | -        | 67,041   | 47,100  | 38,932 | 36,679    |
|                   | 45                  |                     |                                |                       | 45                         | 15                          | 54,757      | -        | -        | 1,02,274 | 75,492  | 64,750 | 75,492    |
| Return of Premium | 35                  | No                  | No                             | No                    | NA                         | NA                          | 34,600      | 1,27,202 | 96,028   | 72,738   | 55,157  | 46,612 | 44,209    |
|                   | 45                  |                     |                                |                       |                            |                             | 70,241      | 2,07,828 | 1,56,245 | 1,18,983 | 91,000  | 77,908 | 91,000    |
|                   | 35                  | Yes                 | No                             | No                    | 35                         | NA                          | 35,396      | 1,31,116 | 98,839   | 74,730   | 56,529  | 47,698 | 45,082    |
|                   | 45                  |                     |                                |                       | 71,896                     |                             | 2,14,182    | 1,60,826 | 1,22,262 | 93,319   | 79,814  | 93,319 |           |
|                   | 35                  | No                  | No                             | Yes                   | NA                         | NA                          | 37,480      | NA       | NA       | 78,832   | 58,781  | 50,534 | 47,646    |
|                   | 45                  |                     |                                |                       |                            |                             | 75,980      | NA       | NA       | 1,28,951 | 96,979  | 84,464 | 96,979    |
|                   | 35                  | Yes                 | Yes                            | Yes                   | 35                         | 5                           | 44,451      | NA       | NA       | 90,414   | 67,185  | 57,820 | 54,696    |
|                   | 45                  |                     |                                |                       | 45                         | 15                          | 88,823      | NA       | NA       | 1,43,558 | 110,503 | 97,582 | 1,10,503  |

- The above sample premiums are for a male, non-smoker policy term Till Age 80, opting for a base Sum Assured of ₹1,00,00,000.
- In case of Better Half Benefit in the above table, the spouse age is assumed to be the same as that of the primary life insured.
- In case of Child Future Protect Benefit, the additional sum assured is taken to be 50% of the base sum assured.
- Premium rates are exclusive of taxes.
- These premium rates are exclusive of the 6% discount that you'll get if you complete the medical examination within 7 days from the date of login.
- Sales channel is offline.

## Death Benefit

### Plan Options: Life Cover option, Return of Premium option

If the Life Insured dies before the Maturity Date while the Policy is In-Force<sup>§</sup>, we will pay Sum Assured on Death

The Sum Assured on Death at any point in time shall be the highest of:

- 10 times of Annualised Premium<sup>#</sup> at the policy commencement; OR
- Any absolute amount assured to be paid on death; OR
- 10 times the Annual Premium\* at the policy commencement

<sup>#</sup>Annualized Premium shall be the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

<sup>\*</sup>Annual Premium shall be the premium payable in a year chosen by the policyholder, including loadings for modal premiums and the underwriting extra premiums, if any but excluding the taxes, rider premiums, if any.

Absolute Amount Assured to be paid on Death under each Plan Option is as defined below:

- 1. Life Cover Option** - Base Sum Assured plus Additional Sum Assured, if Child's Future Protect Benefit is opted. The Additional Sum Assured will be applicable only during the Child's Future Protect Benefit Coverage Term.
- 2. Return of Premium Option** - Base Sum Assured plus Additional Sum Assured, if Child's Future Protect Benefit is opted. The Additional Sum Assured will be applicable only during the Child's Future Protect Benefit Coverage Term.

The Death Benefit during the entire Policy Term will not be less than 105% of Total Premiums Paid\*\* up to date of death.

\*\*Total Premiums Paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes.

<sup>§</sup>In-force means the status of the policy during the Policy Term when all the due premiums have been paid/waived off or the policy is not in a state of discontinuance.

## Death Benefit Payment Mode

Death Benefit will be payable in Death Benefit Payment mode selected by you and as described below:

- a) Lumpsum:** Death Benefit will be paid in lumpsum
- b) Monthly Income:** A specific percentage of Death Benefit will be payable every month for the fixed number of months (36, or 60) starting from next policy monthiversary from the date of death.

The specific percentage of Death Benefit depending on the number of months selected is given below:

| % of remaining Death Benefit after Lumpsum pay-out, if any | No of months for which benefit is paid |       |
|--|--|-------|
|  | 36                                     | 60    |
|  | 3.0672                                 | 1.959 |

- c) Lumpsum plus Monthly Income:** Under this mode, you will choose the proportion of Death Benefit to be received as lumpsum on death and the balance in the form of monthly income after death. The minimum proportion that can be chosen in lumpsum form is 1% and maximum proportion can be 99%. The lumpsum proportion chosen needs to be in multiple of 1%, for instance 1%, 2%, 3% and so on but the multiple percentage cannot be in decimals for instance 1.2%, 2.35% etc.

The Monthly Income benefit will apply in the way described above under 'Monthly Income' mode.

Death benefit payment mode once chosen cannot be changed during the term of the policy.

The death benefit payment mode for Additional Benefit, if any, will be same as the death benefit for the base plan option, if applicable.

The policyholder and the life insured shall be the same person, unless insurable interest is established.

## Maturity Benefit

**Life Cover option:** No Maturity benefit is payable under this plan option

**Return of Premium option:** If you survive till the end of the Policy term, we will pay, Sum Assured on Maturity and the Policy will terminate without any further benefit.

Sum Assured on Maturity will be equal to 100% of Total Premiums Paid\* less total Additional Premiums paid towards Child's Future Protect Benefit and Better Half Benefit, if any.

\*Total Premiums Paid means total of all the premiums received, excluding any underwriting extra premium, any rider premium and taxes.

## Other Benefits

### Special Exit Benefit

The Special Exit Benefit is available only with the Plan Option Life Cover. Under this benefit, you will have the option to exit from the policy in a certain policy year (as described below). If you choose to exercise this benefit, then total premiums paid towards Life Cover Option and Premium Break Benefit, if any, but excluding the loadings for modal premiums, taxes, rider premiums, underwriting extra premiums would be returned back and the policy will terminate. The policy year in which the Special Exit Benefit would be available is as follows:

- For Policy Term less than 40 years: Special Exit Benefit is not available
- For Policy Term between 40-44 years (both inclusive): 25<sup>th</sup> Policy Year or Policy Year commencing immediately after the Life Insured has attained age of 65 Years (age last birthday), whichever is earlier.
- For Policy Term greater than 44 years: 30<sup>th</sup> Policy Year or Policy Year commencing immediately after the Life Insured has attained age of 65 Years (age last birthday), whichever is earlier.

The terms and conditions for this benefit are mentioned below,

- The policy has to be in-force at the time of availing this benefit.
- This benefit shall not be available with Regular Pay.
- This benefit shall not be available with Return of Premium Option.
- The minimum policy term to avail this benefit is 40 years.
- The minimum maturity age to avail this benefit is 70 years.
- This maximum entry age of life insured for which this benefit will be available is 50 years (Age Last Birthday).
- The Special Exit Benefit shall be applicable on the premiums paid towards Life Cover and Premium Break Benefit, if any, and is not applicable on any additional premiums paid towards other Additional Benefit/s opted by the policyholder namely Child's Future Protect Benefit or Better Half Benefit.

### Enhanced Protection through Riders

A rider is an add-on provision to the base plan. Riders can help in making your plan more comprehensive by paying a nominal premium. Riders can be added at the inception of the policy or at policy anniversary during the policy term subject to underwriting and terms and conditions of the riders.



Following riders are available with this plan:

- **Edelweiss Tokio Life - Accidental Death Benefit Rider (UIN: 147B002V04):** This rider provides for additional financial security in case any death occurs due to accident. Also, the benefit is payable in lumpsum.
- **Edelweiss Tokio Life - Accidental Total and Permanent Disability Rider (UIN: 147B001V04):** This rider provides you with a lump sum to cater to your immediate expenses in case your income earning capacity is hindered due to an accidental disability (total & permanent).
- **Edelweiss Tokio Life - Critical Illness Rider (UIN: 147B005V04):** This rider provides for a lumpsum amount on diagnosis of one of the listed critical illnesses.
- **Edelweiss Tokio Life - Waiver of Premium Rider (UIN: 147B003V05):** This rider waives of future premiums in case you suffer from Critical Illness or Total and Permanent Disability due to accident.

Sum assured under a rider cannot exceed the sum assured on death. Total premium for all Riders, other than health or Critical Illness riders, cannot exceed 30% of the premium of the base plan. Total premium for all health related or Critical Illness Rider cannot exceed 100% of the premium of the base plan.

Any of the riders can be added only if the outstanding premium paying term of the base product is at least 5 years and subject to the age, premium payment term and rider term limits of the respective riders. Rider will not be offered if the term of the rider exceeds outstanding term under the base policy.

### Tax Benefits

The tax benefits under this Policy may be available as per the prevailing Income Tax laws in India and any amendment(s) made thereto from time to time. GST applicable on premium as per the prevailing tax laws.

### Policy Loan

Loans are not allowed under the policy.

### Non-forfeiture Benefits

#### Premium Discontinuance

#### For Life Cover option

If all the premiums have not been paid in full or on premium discontinuance, the coverage will be lapsed and no Unexpired Risk Premium Value or paid-up value will be payable.

If all the premiums have been paid in full for the entire premium paying term for Limited Pay premium payment option, there is Early Exit Benefit available (explained below). There is no Early Exit Benefit available for Regular Pay premium payment option.

### **For Return of Premium option:**

If all the premiums have not been paid in full for at least first two policy years, then on premium discontinuance, the coverage will be lapsed and no Surrender Value or Paid-up value will be payable.

If all the premiums have been paid in full for at least first two policy years, then on premium discontinuance the Policy will acquire Unexpired Risk Premium Value and Paid-up value.

### **For Premium Break Benefit Opted:**

If the policyholder is eligible to avail the Premium Break Benefit and does not pay due premium, the policy will not lapse or surrender or become paid up as the case maybe and the Premium Break Benefit will be deemed to be exercised even though the policyholder has not availed the benefit.

If the policyholder is not eligible for Premium Break Benefit/Premium Break Benefit due till that date has been exhausted and due premium is not paid then premium discontinuance clauses as mentioned above will apply.

### **Surrender Value:**

#### **For Life Cover option:**

Not applicable

#### **For Return of Premium option:**

The surrender value payable is higher of the Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV).

#### **(a) Guaranteed Surrender Value (GSV):**

The Guaranteed Surrender Value is equal to  $GSV \text{ Factor} \times (\text{Total Premiums Paid}^* \text{ less total Additional Premiums paid towards Child's Future Protect Benefit and Better Half Benefit, if any})$

The GSV is floored to zero.

The GSV Factor varies with policy year of surrender and policy term.

#### **(b) Special Surrender Value (SSV):**

Your Policy also acquires a Special Surrender Value. Before making a request for Surrender, you may approach us to know about the Special Surrender Value in respect of your Policy.

The Additional Benefits cannot be surrendered in isolation i.e. once opted, it can only be surrendered along with base policy.

After death of the Life Insured, the Surrender Value will not be applicable.

\*Total Premiums Paid means total of all the premiums received, excluding any underwriting extra premium, any rider premium and taxes.

## **Early Exit Benefit (i.e. Unexpired Risk Premium Value):**

### **For Life Cover option:**

Policy will provide Unexpired Risk Premium Value, if all the due premiums have been paid in full for the entire premium paying term for Limited Pay. No Unexpired Risk Premium Value will be payable in case of Regular Pay.

Unexpired Risk Premium Value during premium paying term is equal to: Nil

Unexpired Risk Premium Value after premium paying term is equal to:

Higher of (0,  $70\% \times [\text{Premiums paid for Life Cover less } \{\text{Premiums payable for Life Cover} \times \text{Number of completed months of policy} / \text{Total Policy Term in months}\}]$ )

Plus

Higher of (0,  $70\% \times [\text{Premiums paid toward Better Half Benefit (if opted) less } \{\text{Premiums payable towards Better Half Benefit (if opted)} \times \text{Number of completed months of coverage term of Better Half Benefit} / \text{Total coverage term of Better Half Benefit in months}\}]$ )

Plus

Higher of (0,  $70\% \times [\text{Premiums paid towards Child's Future Protect Benefit (if Opted) less } \{\text{Premiums payable towards Child's Future Protect Benefit (if Opted)} \times \text{Number of completed months of Child's Future Protect Benefit Coverage Term} / \text{Total Child's Future Protect Benefit Coverage Term in months}\}]$ )

Premiums paid/payable is total of all the premiums or additional premiums, as applicable, paid/payable during the entire premium paying term by the policyholder towards respective cover or Additional Benefits (i.e. Life Cover Option, Better Half Benefit (if opted) and Child's Future Protect Benefit (if Opted), excluding any underwriting extra premium, any rider premium and taxes.

In case the option to change in premium paying term is availed, the Total Premiums Paid/Payable will include only premiums paid from the date of converting to Limited Pay and Policy Term will be the outstanding policy term on the date of converting to Limited Pay.

In case of your unfortunate death, the Early Exit Benefit (i.e. Unexpired Risk Premium Value) will not be applicable.

If the Early Exit Benefit (i.e. Unexpired Risk Premium Value) is opted, the policy together with any Additional Benefits, if opted, shall terminate and the applicable Unexpired Risk Premium Value as specified above shall become payable.

### **For Return of Premium option:**

Not applicable for base benefit. However, the Early Exit Benefit (i.e. Unexpired Risk Premium Value) will be applicable towards Additional Benefit/s, if opted. The Unexpired Risk Premium Value towards Additional Benefits, if any, will be payable on surrender of the policy, if all the premiums have been paid in full for the entire premium paying term for Limited Pay. No Unexpired Risk Premium Value towards Additional Benefits, if any, will be payable in case of Regular Pay.

Unexpired Risk Premium Value during premium paying term is equal to: Nil

Unexpired Risk Premium Value after premium paying term is equal to:

Higher of (0,  $70\% \times [\text{Premiums paid toward Better Half Benefit (if opted) less } \{ \text{Premiums payable towards Better Half Benefit (if opted) } \times \text{Number of completed months of coverage term of Better Half Benefit} / \text{Total coverage term of Better Half Benefit in months}]$ )

Plus

Higher of (0,  $70\% \times [\text{Premiums paid towards Child's Future Protect Benefit (if Opted) less } \{ \text{Premiums payable towards Child's Future Protect Benefit (if Opted) } \times \text{Number of completed months of Child's Future Protect Benefit Coverage Term} / \text{Total Child's Future Protect Benefit Coverage Term in months} \}]$ )

Premiums paid/payable is total of all the additional premiums paid/payable during the entire premium paying term by the policyholder towards respective Additional Benefit (i.e. Better Half Benefit (if opted) or Child's Future Protect Benefit (if opted)), excluding any underwriting extra premium, any rider premium, loadings for modal premium and taxes.

After the death of the Life Insured, the Unexpired Risk Premium Value will not be applicable.

If Premium Break Benefit is chosen, the calculation of Premium paid/Premiums payable will exclude the Premium Break/s.

Early Exit Benefit (i.e. Unexpired Risk Premium Value) only towards Additional Benefits, if any, cannot be opted. However, in case of surrender of the policy, all benefits including any Additional Benefits, if opted, shall terminate and the applicable Unexpired Risk Premium Value as specified above shall become payable along with the Surrender Value.



### **Paid-up value:**

#### **For Life Cover:**

Not Applicable

#### **For Return of Premium option:**

If all premiums for at least first two policy years have not been paid in full, then paid-up value is nil. If all the premiums have been paid for at least first two policy years then on premium discontinuance the policy will continue as a 'Reduced Paid-up' policy.

There is no paid-up value applicable for Additional Benefits (if Opted).

The 'Reduced Paid-up' value available under Return of Premium is as per the table below:

| Events                    | How and when Benefits are payable   | Size of such benefits/policy monies*   |
|---------------------------|---|--|
| Death of the Life Insured | In case of death of the Life Insured during the policy term, Reduced Paid-up Death Benefit is payable as per the Death Benefit payment mode chosen.                               | Reduced Paid-up Death Benefit is equal to Sum Assured on Death x (Total number of months for which Premiums are paid / Total number of months for which Premiums are payable). |
| Survival Benefit          | NA  | NA   |
| Maturity                  | On survival of the Life Insured till the Maturity Date, Reduced Paid-up Sum Assured on Maturity is payable at Maturity and the policy will terminate without any further benefit. | 100% Total Premiums Paid less total Additional Premiums paid towards Child's Future Protect Benefit and Better Half Benefit, if any.   |

Where,

\*If Premium Break Benefit is chosen, the calculation of ratio of (Total number of months for which Premiums are paid / Total number of months for which Premiums are payable) will exclude the Premium Break/s for the calculation of death benefit and maturity benefit in case of a 'Reduced Paid-up' policy as provided in the table above.

For example, if the policyholder has chosen Premium Break Benefit and the premium payment term is 10 years the Premium Break is available after completion of 7 policy years. The ratio of (Total number of months for which Premiums are paid / Total number of months for which Premiums are payable) will be calculated as follows:

- The policy becomes reduced paid-up after payment of complete premium for 6 years and the Premium Break Benefit is not available yet:

Total number of months for which Premiums are paid / Total number of months for which Premiums are payable = 72/108

- In case Premium Break Benefit is availed in policy year 8 and the policy become reduced paid-up after payment of premium for 9<sup>th</sup> policy year:

Total number of months for which Premiums are paid / Total number of months for which Premiums are payable = 96/108



## Other Options available

### Free Look Period

The Company shall inform clearly by the letter forwarding the policy to the policyholder that the policyholder has a free look period of 15 days from the date of receipt of the policy document and period of 30 days in case of electronic policies and policies obtained through distance mode (where distance mode means sale of insurance products through any means of communication other than in person), to review the terms and conditions of the policy and where the policyholder disagrees to any of those terms or conditions, the policyholder has the option to return the policy to the Company for cancellation, stating the reasons for objection, then policyholder shall be entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses incurred by the insurer on medical examination and stamp duty charges.

### Option to change Premium Paying Term

Under this option, you can choose to convert the outstanding Regular Premiums into any Limited Pay Premium Payment Term options available under the product without any charge/fee.

You can choose this option at any subsequent policy anniversary by submitting a written request to the Company 60 days prior to such Policy anniversary. This option will be available only with Life Cover option and will be subject to Board Approved Underwriting Policy of the Company.

If you opt for change in premium paying term under the policy, then the premium will be recalculated for the outstanding policy term. The recalculated premium will be based on the premium payment term opted, age attained (age last birthday) at the date of change in premium paying term, the outstanding policy term and on the selections made at policy inception by you.

If you have exercised the option to change premium paying term, all benefits after the change will be applicable as per the new Premium Paying Term and Policy Term. The Total Premiums Paid/Payable will include only premiums paid from the date of converting to Limited Pay and Policy Term will be the outstanding policy term on the date of converting to Limited Pay.

If you have opted for Premium Break Benefit at inception and avail the option to change premium payment term, you have the option to choose the revised premium payment term with or without Premium Break Benefit. If you have opted for revised premium payment term with Premium Break Benefit, the number of premium breaks and the timings of the availability of the premium breaks will depend on the revised premium payment term chosen as per the conditions mentioned in the Premium Break Benefit section above.

Outstanding policy term will be equal to original policy term as chosen at inception minus (Age attained at the date of change in premium paying term minus Age at entry at inception)

## Statutory Information

### Suicide Claim

In case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to receive at least 80% of the Total Premiums Paid till the date of death or Unexpired Risk Premium Value or Early Exit value available as on the date of death whichever is higher, provided the policy is in-force.

If Better Half Benefit opted, post death of the Life Insured, in case of death of spouse due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary shall be entitled to at least 80% of the total of 'Better Half Benefit' premiums paid till the date of death, provided the policy is in-force.

### Grace Period

If we do not receive the premium in full by the premium paying due date, then:

- i. We will allow a Grace Period of 15 days, where the policyholder pays the premium on a monthly basis, and 30 days in all other cases, during which you must pay the premium due in full. The Policy will be In-force during the Grace Period.
- ii. If any Premium remains unpaid at the end of the Grace Period, the Policy shall lapse or become Reduced Paid-up as the case maybe. The policy benefit thereafter would have no further value except as provided under the Non-forfeiture Benefits.
- iii. In case of death during the grace period, the Death Benefit will be payable (after deducting the premium due for the policy year in which death occurs).

### Nomination

Nomination is allowed in accordance with the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time.

### Assignment

Assignment is allowed in accordance with the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time.

### Revival

If premiums are not paid within the grace period, the policy lapses and the policy may be revived within the Revival Period. Revival Period means the period of five consecutive years from the date of first unpaid premium, during which period the policyholder is entitled to revive the policy which was discontinued due to the non-payment of premium. The revival will be considered on receipt of written application from the policyholder along with the proof of continued insurability of Life Insured and on payment of all overdue premiums. Company may charge interest, as decided from time to time, on the unpaid premium for every completed month from the date of first unpaid premium.

The revival interest rate will be declared on 1<sup>st</sup> April every year using G-sec rate with 2 years maturity as at 31<sup>st</sup> March of the same calendar year. The per month revival interest rate shall be  $(x + 3\%)/12$  rounded up to nearest 0.25%, where x is G-Sec rate with 2 years maturity. Source to determine the G-Sec yield is [www.ccilindia.com](http://www.ccilindia.com). The declared revival rate will be applicable for all the revivals till next declaration date i.e. 1<sup>st</sup> April of next year.

Any change in basis of determination of interest rate for revival shall only be done after prior approval of the Authority. The interest rate to be charged effective from Apr 2023 is 0.85% per month on unpaid premiums for every completed month from the date of the first unpaid premium. The proof of continued insurability and medical examination if required (medical examination cost to be borne by the policyholder) and the results thereof would be interpreted and if the life is acceptable from the underwriting point of view then it will be allowed to revive. Revival would be as per Board approved underwriting guidelines. All the benefits of the policy will be reinstated on the policy revival.

If the coverage term for Additional Benefit(s) ceases before the revival of the policy, the benefits of only Base Plan Option will be reinstated on the policy revival. In such cases, the Policyholder needs to pay the unpaid premium toward Base Plan Option only, along with the applicable interest.

If the Life Insured has opted for Premium Break Benefit at inception and if the policyholder does not pay due premium after availing the Premium Break, the revival period of 5 year will commence from the date of the first unpaid premium after the premium break.

**Prohibition of Rebate:** (Section 41 of the Insurance Act, 1938, as amended from time to time) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an Insurance in respect of any kind of risk relating to lives in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy nor shall any person taking out or renewing or continuing a Policy accept any rebate except one such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

**Non-Disclosure Clause:** (Section 45 of the Insurance Act, 1938, as amended from time to time)

SECTION 45 OF THE INSURANCE ACT, 1938 STATES: No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of policy, i.e. from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later. A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based. Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy adjusted on subsequent proof that



the age of the life insured was incorrectly stated in the proposal. For further details, please refer to the Insurance Act, as amended from time to time.

## **About Us**

Edelweiss Tokio Life Insurance established nationwide operations in July 2011 with an immovable focus on protecting people's dreams and aspirations. Guided by customer insights, Edelweiss Tokio Life has been offering need-based and innovative life insurance solutions to help customers live their #ZindagiUnlimited. With a customer-centric approach, the company endeavours to build a multi-channel distribution network to effectively serve its customers across the country. As of March 2023, the life insurer has established 109 branches in 88 major cities.

## **Our Purpose**

We will take the responsibility of protecting people's dreams and aspirations



**Edelweiss Tokio Life Insurance Company Limited**

CIN: U66010MH2009PLC197336

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Disclaimer: Edelweiss Tokio Life - Zindagi Protect is An Individual, Non-Linked, Non-Participating, Pure Risk Premium/Savings, Life Insurance Plan. Please know the associated risks and the applicable charges from your Personal Financial Advisor or the Intermediary. Tax benefits are subject to changes in the tax laws. The tax benefits under this Policy may be available as per the prevailing Income Tax laws in India.

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IRDAI Reg. No. 147

UIN: 147N078V02

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